

USA Capital

First Trust Deed Investment

- Borrower:** Anchor B, LLC
The borrower will be an entity owned and controlled by Tracy Suttles. Tracy Suttles currently owns nearly 6,000 apartment units in the state of Texas, and owner of the Sharpstown mall in Houston Texas. Mr. Suttles has done loans with USA Capital in the past.
- Loan Amount:** \$5,850,000
- Rate:** 12% (net) interest paid monthly
- Maturity:** 12 months
- Collateral:** First deed of trust approximately 9.9 acres of land with approximately 180,000 square foot big-box retail building located on the northwest corner Bellaire Boulevard and Southwest Freeway, Houston Texas. The property is directly adjacent to the Sharpstown mall.
- The Project:** Built in 1980 this three-story, two-story of retail, one-story for storage, retail building located directly adjacent to, and considered a part of the Sharpstown Mall. Sharpstown Center Regional Mall is located approximately 10 miles southwest of Houston's Central Business District. Our loan shall be used to acquire the subject property and to cover cost associated with refurbishment of the property's HVAC units, elevator and escalator systems, and roof repairs.
- Exit Strategy:** The lender will be taken out by a construction lender to complete the tenant improvements. The property has a lease for the entire property with Steve & Barry's Texas, LLC. Steve and Barry's is a apparel store, with extreme low prices, quality private-label merchandise, upscale surrounding. The company started in 1985 in Auburn Hills, Michigan. It currently has 46 stores in 16 states and will open 65 new stores by the end of 2006.

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702-734-2400

Licensed by the State of Nevada Division of Mortgage Lending
USA Commercial Mortgage Company 4484 S. Pecos Rd, Las Vegas NV 89121
License #MB 333 5/17/2005

Money invested through a mortgage broker is not guaranteed to earn any interest or return and is not insured. Before investing investors must be provided applicable disclosure.

EXHIBIT B

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Loan to Value: Approximately 75% based on an appraisal prepared by Luedemann & Associates dated February 17, 2004.

Guarantees: Tracy D. Suttles with an indicated net worth of approximately \$108 million as of February 27, 2005.

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